

**Information to identify the case:**

Debtor 1	<b>David F Harts</b>	Social Security number or ITIN	xxx-xx-8505
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>13-10771-ABA</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David F Harts  
aka David Harts

7/13/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David F Harts  
 Debtor

Case No. 13-10771-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +David F Harts, 15 Silver Lake Drive, Clementon, NJ 08021-2425  
 r #Weichert Realtors-Marilton, 6 Route 70 West, Marlton, NJ 08053-3010  
 513612334 +Asset Recovery Solutions, LLC, 2200 E Devon Ave. Ste 200, Des Plaines, IL 60018-4501  
 513612336 +Bank Of The West, PO Box 4024, Alameda, CA 94501-0424  
 513612343 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Goodyear Credit Plan, PO Box 183015, Columbus, OH 43218-3015)  
 513612348 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
 514300078 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 513612347 +Midland Mortgage/Midfirst, PO Box 268959, Oklahoma City, OK 73126-8959  
 513612351 +The Sportsman's Guide, 411 Farwell Ave., PO Box 239, South St. Paul, MN 55075-0239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513732062 +EDI: ATLASACQU.COM Jul 14 2018 03:13:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 513612340 EDI: BANKAMER.COM Jul 14 2018 03:03:00 FIA Card Services, 1100 North King Street,  
 Wilmington, DE 19884  
 513612335 +EDI: BANKAMER.COM Jul 14 2018 03:03:00 Bank Of America, PO Box 15222,  
 Wilmington, DE 19886-5222  
 514104066 +E-mail/Text: bknotices@bankofthewest.com Jul 13 2018 23:36:07 Bank of the West,  
 2527 Camino Ramon, San Ramon, CA 94583-4213  
 513612337 +EDI: HFC.COM Jul 14 2018 03:13:00 Best Buy, HSBC Retail Services, PO Box 15521,  
 Wilmington, DE 19850-5521  
 514152490 EDI: RECOVERYCORP.COM Jul 14 2018 03:13:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 517526504 +EDI: PRA.COM Jul 14 2018 03:13:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 513612338 +EDI: CHASE.COM Jul 14 2018 03:13:00 Chase Bank USA, PO Box 15298,  
 Wilimngton, DE 19850-5298  
 513612339 EDI: DISCOVER.COM Jul 14 2018 03:13:00 Discover Bank, 6500 New Albany Road,  
 New Albany, OH 43054  
 514015069 EDI: DISCOVER.COM Jul 14 2018 03:13:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 513612341 +E-mail/Text: fggbanko@fgny.com Jul 13 2018 23:35:06 Forster, Garbus & Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 513612345 +EDI: HFC.COM Jul 14 2018 03:13:00 HSBC Card Services / Sears, PO Box 17051,  
 Baltimore, MD 21297-1051  
 513612346 +EDI: RMSC.COM Jul 14 2018 03:13:00 Lowes/GE Money Bank, Att: Bankruptcy Dept,  
 PO Box 103104, Roswell, GA 30076-9104  
 513612349 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery, 140 Corporate Blvd,  
 Norfolk, VA 23502  
 514203105 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 513612350 +EDI: SEARS.COM Jul 14 2018 03:13:00 Sears, PO Box 183082, Columbus, OH 43218-3082  
 514237729 EDI: ECAST.COM Jul 14 2018 03:13:00 eCAST Settlement Corporation, assignee,  
 of Chase Bank USA, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514010436\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 513612342 ###+Frederick J Hanna & Assoc., Attorneys At Law, 1427 Roswell Rd., Marietta, GA 30062-3668  
 513612344 ###+Gordon & Weinberg, 1001 E Hector St. Ste 220, Conshohocken, PA 19428-2395

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Jul 13, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joseph Marchand on behalf of Trustee Joseph Marchand jdmarchand@comcast.net,  
jdmarchand@comcast.net  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kimberly A. Wilson on behalf of Debtor David F Harts wilson.schroedinger@comcast.net  
TOTAL: 9